International medical coverage and emergency evacuation and Political Evacuation Natural Disaster Services are offered to employees of The Research Foundation for SUNY when traveling on Research Foundation business. Medical coverage outside of your home country is provided by GeoBlue. Political Evacuation Natural Disaster coverage is provided by Drum Cussac in coordination with GeoBlue.

Please note you will need to register on the GeoBlue website to take full advantage of both services.

All phone calls and inquiries should be directed to GeoBlue, even those regarding evacuation services. The GeoBlue phone numbers are located below and also on the back of your ID card. You can download an ID card from the GeoBlue website (www.geo-blue.com).

**GeoBlue Traveler**

GeoBlue Traveler group health plans combine unsurpassed service and mobile technology to help you access trusted doctors and hospitals all around the globe.

GeoBlue Traveler provides non-routine medical coverage for you and your traveling family members*, while on a business trip outside of your home country. GeoBlue offers concierge level services, 24 hours a day, anywhere in the world.

**How to use GeoBlue services:**
- Register online at www.geo-blue.com using the group access code, QHG99999RSF, to learn about all the extra care you receive when you travel with GeoBlue
- Once registered, download your ID card from the online Member Hub
- Always carry your GeoBlue ID card with you
- Contact customer service 24/7 via collect call +1-610-254-5830 (contact numbers are located on the back of your ID card)

**Political Evacuation and Natural Disaster Coverage**

Anyone traveling outside of their home country on official RF business can obtain emergency medical, travel, and Political Evacuation/Natural Disaster coverage, 24 hours a day, anywhere in the world, through GeoBlue, a leading provider of international travel assistance services.

**How to use the service for all:**
- Always carry your GeoBlue card.
- If you have a medical, travel or security problem, call GeoBlue. If necessary for Political Evacuation/Natural Disaster Services GeoBlue will connect you to Drum Cussac.
- When you call, be prepared with as much of the following information as possible: Your name, your organization’s name (The Research Foundation for SUNY) a description of the situation, and a phone number to reach you.

**Registering online (same as above registration is only needed once):**

1. Visit www.geo-blue.com
2. Select “Register.”
3. Enter Group Access Code: QHG99999RSF
4. Create your password and accept the User Agreement.

* Family includes your spouse or domestic partner and your dependent children if they are traveling with you.
** Independent Contractors excluded

This brochure is intended to provide general information about Research Foundation for SUNY (RF) international travel benefits and is not intended to serve as an official plan document or Summary Plan Description. If there is a conflict between this summary and any official plan document, the plan documents will prevail.
A comprehensive program providing 24/7 emergency medical and travel assistance services when You when You are outside Your Home Country. The program also provides emergency security assistance services when you are outside of Your Home Country. Expatriates are eligible for Medical services while in Your Host Country, while traveling outside of Your Home Country, or while traveling within Your Home Country.

**How To Use the Services**

24 hours a day, 7 days a week, 365 days a year

If You have a medical, personal safety or travel problem, simply call GeoBlue for assistance. Our toll-free and collect-call telephone numbers are printed on Your ID card.

Collect calls accepted on +1-610-254-8771
Toll free within the U.S. call 1-800-257-4823
Email: globalhealth@geo-blue.com
Local phone numbers are available in some countries. Visit the Contact section of www.geo-blue.com for details.

A multilingual case manager will ask for Your name, Your company or group name, the group number shown on Your ID card, and a description of Your situation. We will immediately begin assisting You. A full listing of services follows.

**If the condition is a medical emergency, You should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Assistance Team.**

**In the event of emergency security situation, You should immediately get to a safe location and then contact the 24-Hour Assistance Team.** We will then take the appropriate action to assist You and monitor Your care until the situation is resolved.

Your program provides You with Medical Evacuation & Repatriation Services, Medical Assistance Services, Security & Political Evacuation Services, These services are subject to certain Conditions and Limitations also described below.

**MEDICAL ASSISTANCE SERVICES**

**Worldwide Medical and Dental Referrals:** We will provide referrals to help You locate appropriate treatment and quality care.

**Monitoring of Treatment:** Our case managers will continually monitor Your case.

**Facilitation of Hospital Payment:** Upon securing payment or a guarantee to reimburse. You are ultimately responsible for the payment of the cost of medical care and treatment, including hospital expenses or wiring fees.

**Transfer of Insurance Information to Medical Providers:** We will relay insurance benefit information to help prevent delays or denials of medical care. We will also assist with hospital admission and discharge planning.

**Transfer of Medical Records:** Upon Your consent, We will assist with the transfer of medical information and records to You or the treating physician.

**Updates to Family, Employer, and Home Physician:** With Your approval, We will provide periodic case updates to appropriate individuals You designate in order to keep them informed.
The following services are available if the Participant suffers an Injury or a sudden and unexpected Illness:

Emergency Medical Evacuation: If an Insured Person is involved in an accident or suffers a sudden, unforeseen illness requiring emergency medical service, while traveling outside of his/her home country and adequate medical facilities are not available, the Administrator will coordinate and pay for a medically-supervised evacuation, up to the Maximum Limit shown in the Schedule of Benefits, to the nearest appropriate medical facility. This medically-supervised evacuation will be to the nearest medical facility only if the facility is capable of providing adequate care. The evacuation will only be performed if adequate care is not available locally and the Injury or Sickness requires immediate emergency medical treatment, without which there would be a significant risk of death or serious impairment. The determination of whether a medical condition constitutes an emergency and whether area facilities are capable of providing adequate medical care shall be made by physicians designated by the Administrator after consultation with the attending physician on the Insured Person’s medical conditions. The decision of these designated physicians shall be conclusive in determining the need for medical evacuation services. Transportation shall not be considered medically necessary if the physician designated by the Administrator determines that the Insured Person can continue his/her trip or can use the original transportation arrangements that he/she purchased.

The Insurer will pay Reasonable Charges for escort services if the Insured Person is a minor or if the Insured Person is disabled during a trip and an escort is recommended in writing by the attending Physician and approved by the Insurer.

As part of a medical evacuation, the Administrator shall also make all necessary arrangements for ground transportation to and from the hospital, as well as pre-admission arrangements, where possible, at the receiving hospital.

If following stabilization, when medically necessary and subject to the Administrator’s prior approval, the Insurer will pay for a medically supervised return to the Insured Person’s permanent residence or, if appropriate, to a health care facility nearer to their permanent residence or for one-way economy airfare to the Insured Person’s point of origin, if necessary.

All evacuations must be approved and coordinated by Administrator designated physicians. Transportation must be by the most direct and economical route.

Medical Repatriation: Following stabilization of Your condition and discharge from the hospital, We will coordinate and pay for transportation to Your Home Country or Host Country if We determine that You should return for continuing medical care. Medical escorts and mobile medical equipment will be arranged and paid if GeoBlue determines either is warranted during the transportation. All travel arrangements will be as necessitated by Your medical condition as determined by Your treating physician and GeoBlue. All such arrangements must be coordinated and approved in advance by Us.

Transportation After Stabilization: When Medical Repatriation is not required following stabilization of Your condition and discharge from the hospital, We will coordinate and pay for economy transportation (or upgraded transportation to match Your originally booked travel) to Your point of origin, Your Home Country, or your Host Country. All such arrangements must be coordinated and approved by Us in advance.

Bedside Visit: If an Insured Person is Hospital Confinement due to an Injury or Sickness for more than 7 days, is likely to be hospitalized for more than 7 days or is in critical condition, while traveling outside of his/her home county, the Insurer will pay up to the maximum benefit as listed in Table 1 of the Schedule of Benefits for the cost of one economy round trip air fare ticket to, and the and hotel accommodations in, the place of the Hospital Confinement for one person designated by the Insured Person. Payment for meals, ground transportation and other incidentals are the responsibility of the family member or friend.

Return of Minor Children: If you have minor children who are left unattended as a result of your injury, illness or medical evacuation, our Authorized Administrator will arrange and pay for the cost of economy class one-way airfares for the transportation of such minor children to your Home Country or Country of Assignment.

Repatriation of Mortal Remains: In the event of Your death, while traveling outside your home country, the GeoBlue will pay the necessary expenses actually incurred, up to the Maximum Limit shown in the Schedule of Benefits, for the preparation of the body for burial, or the cremation, and for the transportation of the remains to your Home Country.
Description of Covered Service of Drum Cussac

1. Where a Triggering Event occurs in a Host Country, DRUM will at all times and subject to the terms of this Agreement, use best endeavors to arrange the evacuation and repatriation, including accommodation, transportation and food, for each Entitled Person affected by the Triggering Event who is on a Visit outside his or her Home Country at the time of the Triggering Event described below as follows:

   a. Political or Military Situation Evacuation or Natural Disaster Evacuation -- DRUM will use best endeavors to arrange for Evacuation of Entitled Person(s) where a Political or Military Situation Triggering Event occurs in any Entitled Person's Host Country. DRUM shall arrange, at its cost, for the Entitled Person's transportation to the nearest safe location, then to the Entitled Person's Home Country or Country of Permanent Residence, as chosen by the Entitled Person with the agreement of DRUM.

   b. Return of Deceased Remains - DRUM will use all reasonable endeavors to arrange for the Return of Deceased Remains to the Entitled Persons(s) Home Country if the Entitled Person(s) die(s) during a Triggering Event. DRUM will arrange transportation only at economy fares unless unavailable or manifestly impractical.

   c. Safe Haven. If an Entitled Person requires Evacuation following a Triggering Event, and needs to be moved to a Safe Haven, DRUM shall provide up to ten (10) days' meals and lodging in reasonable accommodation where an Entitled Person is delayed at a safe departure point. DRUM shall also provide air travel of a reasonable standard to return the Entitled Person to his/her Home Country, chosen by the Entitled Person, with Agreement by DRUM, from the Safe Haven following a Natural Disaster or Political Evacuation. For the avoidance of doubt, it shall always be reasonable for DRUM to determine that accommodation at a Safe Haven and air travel cost from a Safe Haven to a Home Country or otherwise as previously designated is not reasonable where the combined cost of both arranged for the same Entitled Person exceeds $15,000 USD. Any such determination of DRUM shall be final and binding on the parties.
2. If the Entitled Person(s) are able to leave their Host Country by normal means, DRUM will assist the Entitled Persons in rebooking flights or other transportation. Arranging non-emergency transportation is the Entitled Person’s responsibility and cost, and the Services shall apply only to Triggering Events that take place in a Host Country. Obligations of the Program Sponsor/Entitled Person(s)

   a. The Entitled Person, or the Program Sponsor, must advise WIS Services or DRUM immediately of any situation of which they have knowledge that may give rise to a Triggering Event affecting an Entitled Person or as soon as reasonably possible thereafter. If WIS Services or DRUM is not contacted immediately in accordance with this clause, the obligation to assist the Entitled Person will cease.

   b. The Entitled Person and/or the Program Sponsor must provide DRUM with all assistance and information requested in a timely manner.

   c. The Entitled Person and/or Program Sponsor must follow DRUM’s advice at all times. Any costs incurred by the Entitled Person by failing to follow DRUM’s advice will not be recoverable by the Program Sponsor or the Entitled Person.

   d. Where an Entitled Person is entitled to any refund on unused tickets or returnable deposits or advanced payments (a "Refund"), the Entitled Person must pay that Refund to DRUM.

   e. The Entitled Person must maintain and possess duly authorized and issued required immigration, work, residence or similar visas or permits or other relevant documentation for each country where the Entitled Person is on a Visit.

   f. The Entitled Person and/or the Program Sponsor must not make or attempt to make any material arrangements without DRUM’s agreement.

   g. The Entitled Person shall take all reasonable and necessary steps to ensure that the existence of these Services remain confidential.

   h. The Entitled Person must not take part in any political activity or operations of any security or armed forces unless notified to and agreed to in writing by DRUM.

   i. Once Drum has been notified of a Triggering Event, and Drum starts to make material arrangements regarding the Evacuation, the Program Sponsor and Entitled Person are under an obligation to accept the Evacuation arrangements at that time or as reasonably practicable or within 5 days prior to the Evacuation time as arranged by Drum, if the Evacuation arrangements are rejected by the Program Sponsor or Entitled Person at that time then Drum is under no obligation to Evacuate the Entitled Person under the terms of the Agreement but may do so as a Discretionary Service.

   j. The Program Sponsor acknowledges that DRUM shall not be obliged to provide any Services arising from an event attributable to or in connection with any breach of the obligations set out in this clause 2.

3. Triggering Event - Services will be provided when:

   a. a formal recommendation is issued by an Appropriate Authority that categories of persons including Entitled Person(s) should leave the Host Country due to the Political or Military Situation;

   b. an Entitled Person is being expelled or declared persona non grata on the written authority of the recognized government of the Host Country;

   c. a Natural Disaster occurs within an Entitled Person’s Host Country (as determined by DRUM in accordance with the Entitled Person’s Host Country and/or Home Country Appropriate Authorities) to the extent that the Entitled Person must be Evacuated from the Host Country; or

   d. the Political or Military Situation in the relevant Host Country creates a situation which an Entitled Person is in danger of imminent Bodily Harm (as determined by DRUM in accordance with the Entitled Person’s Host Country and/or Home Country Appropriate Authorities) to the extent that the Entitled Person must be Evacuated from the Host Country.

a. In the event of a Preemptive Evacuation DRUM agrees to reimburse the Reasonable Expenses incurred as if an Emergency Political Evacuation had been triggered at the time of the removal of EntitledPersons.

Any planned movements of Entitled Persons occurring within the period from the date that the first Entitled
Person is removed at the Program Sponsor’s request, under a Preemptive Evacuation, to the date that the Emergency Political Evacuation is subsequently triggered, will not be eligible for reimbursement.

4. General Limitations

a. DRUM shall not be obliged to carry out services where the DRUM considers that it will not be able to complete its provision of the services within 60 days of the Triggering Event.

b. DRUM shall not be obliged to provide the services where it is not able to assist the Entitled Person without breaching any applicable law or regulation or where assisting the Entitled Person would expose DRUM to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

c. DRUM shall not be obliged to provide the services where:

   i. The Triggering Event results from a debt insolvency, commercial failure, the repossession of any property by any title holder or lien holder, or any other financial cause (whether affecting the Program Sponsor or an Entitled Person);

   ii. The Entitled Person is located in their Home Country. For purposes of this subsection Home Country shall be defined as an Entitled Person’s country of citizenship or country of permanent residence;

   iii. They relate to a Visit where the relevant Triggering Event has taken place or is reasonably likely to take place prior to the start date of that Visit; unless the evacuation Advisory has been withdrawn and any Triggering Event in the Host Country has ceased for a period of 14 days or more so that the situation under which the Entitled Person was in danger of imminent serious bodily Harm has ceased or the location in the Host Country is no longer Uninhabitable;

   iv. The Triggering Event preceded the Entitled Person’s arrival in the Host Country by more than eighteen (18) hours when such individual was already in route to a Host Country;

   v. An Entitled Person’s Home Country intervenes and provides for Evacuation of that Entitled Person;

   vi. The Triggering Event results from an actual or alleged violation of the laws of the Host Country by the Entitled Person, unless DRUM determines that such allegations were intentionally false, fraudulent and malicious and made solely and directly to achieve a political, propaganda or coercive effect upon or at the expense of the Entitled Person;

   vii. DRUM is inhibited in its ability to provide the Services due to the Political or Military Situation, nuclear accident, interference by authorities or for any other reason without placing its employees or agents in a circumstance that may result in serious Bodily Harm or in DRUM breaching any law or regulation; or

   viii. If the Program Sponsor or an Entitled Person behaves fraudulently or makes any misrepresentation to, or fails to disclose a material fact to DRUM, DRUM shall not be obliged to perform the Services.

d. DRUM retains at its sole discretion the right to limit each Entitled Person to one Evacuation per Triggering Event.

e. The cost to DRUM will not exceed:

   i. USD $100,000 for assisting an Entitled Person;

   ii. USD $5,000,000 for assisting an Entitled Person, together with the aggregate cost to DRUM of meeting its other obligations under Agreement between DRUM and WIS Services in relation to the relevant Triggering Event.

   iii. USD 10,000 for the Return of Deceased Remains; or

   iv. USD $10,000,000 for assisting the Entitled Person, together with the aggregate cost of meeting its other obligations under Agreement between DRUM and WIS Services in relation to any relevant Triggering Events in the preceding 12 month period.
**Political Evacuation Natural Disaster PROGRAM DEFINITIONS**

The following definitions apply:

**Definitions:**

a. **Appropriate Authorities** - means officials or the embassy of an Entitled Person's Home Country or the appropriate Authority of the Entitled Person’s Host Country.

b. **Bodily Harm** - means physical injury to an Entitled Person caused solely and directly by violent means.

c. **Discretionary Service** – means a service that DRUM shall not have the obligation to cover or be responsible for any costs or expenses arising from the event, but shall nonetheless, at its sole discretion, provide service according to a subsequent separate agreement between DRUM and the Program Sponsor and/or the Entitled Person.

d. **Entitled Person (or “Member”)** - as defined in the application.

e. **Evacuation** – The transportation of any Entitled Person from the Host Country to the nearest, reasonable place of safety, and then to the Entitled Person’s Home Country as soon as practicable and in accordance with the terms of the Services. An Evacuation in which one or a group of more than one Entitled Person (s) is evacuated shall be considered a single Evacuation (and "Evacuate" and "Evacuated" shall be construed accordingly).

f. **Home Country** - for the purposes of Evacuation means:
  
  i. The Entitled Person's country of permanent residence; or
  
  ii. Where the Program Sponsor that sponsored the Entitled Person's travel is located; or
  
  iii. Back to the country in which the Entitled Person was traveling during the Program Sponsor’s program, from the place of safety or in transit, if DRUM deems appropriate; or
  
  iv. To another program location of the Program Sponsor.

h. **Host Country** – means the Country in which the Entitled Person is visiting. The following US Territories and Possessions may be considered a Host Country: American Samoa, Guam, Marshall Islands, Micronesia, Northern Mariana Islands, Palau, Puerto Rico, US Virgin Islands, Wake Island, Baker, Howland, Jarvis, and Midway Islands, Johnston (and Palmyra Atolls) and Kingman Reef, Navassa Island, and Swains Islands.

   Host Country shall include Corporate Client (Non-US resident or citizen) travelling in the United States of America being 50 States and Washington DC.

i. **Home Country National** - means an individual based or traveling for business in their Home Country at the time of a covered event, and who has been approved by Drum.

j. **Natural Disaster** - An event of natural occurrence, being an earthquake, volcanic eruption, tsunami, snow, rain, hail, lightning, flood, wind, windborne dust or sand, wildfire, or similar event, that results in widespread and severe physical damage to property such that the government of the Host Country issues an official disaster declaration and determines the affected area to be Uninhabitable. In no event shall a Natural Disaster be deemed to apply to a marine vessel, ship or watercraft of any kind.

k. **Period of Coverage** - Means, in relation to an Entitled Person, the period in relation to which the fees have been paid for that Entitled Person.

l. **Political or Military Situation** - Means war, civil war, civil unrest, rebellion, riot, military uprising or labor disturbances or strike leading to civil unrest, strike, or a nuclear, biological or chemical occurrence caused by terrorism.

m. **Preemptive Evacuation** -- is defined as a situation where:

  i. the Program Sponsor has decided to arrange the removal of Entitled Persons from a Host Country prior to an Emergency Political Evacuation being triggered; and

  ii. within the period 5 days from the date that the first Entitled Person is removed, an Emergency Political Evacuation is subsequently triggered in that Host Country.
n. Program Sponsor - US universities, colleges and educational institutions who have elected these Political and Natural Disaster Evacuation services and have paid the requisite fees; or US corporations, partnerships and charities who have elected these Political and Natural Disaster Evacuation services and have paid the requisite fees.

o. Return of Deceased Remains - means the return of an Entitled Person to his or her Home Country in the event of their death as a result of Bodily Harm occurring as a result of Political and Military Events and/or a Natural Disaster.

p. Safe Haven - means a location where an Entitled Person is taken during an evacuation as an interim step to being transported to their Home Country, where he or she is protected from immediate harm or danger and from where there is a reasonable expectation that commercial air transportation or other appropriate transportation will be available within ten (10) days of arrival to fully evacuate that Person to his or her Home Country or Country of Residence.

q. Triggering Event -- means, in relation to any Host Country, Evacuation being necessitated by:
   i. a formal recommendation issued by an Appropriate Authority that categories of persons including Entitled Person(s) should leave the Host Country due to the Political or Military Situation; or
   ii. an Entitled Person being expelled or declared persona non grata on the written authority of the recognized government of the Host Country; or
   iii. a Natural Disaster occurring within an Entitled Person's Host Country (as determined by DRUM in accordance with the Entitled Person's Host Country and/or Home Country Appropriate Authorities) to the extent that the Entitled Person must be Evacuated from the Host Country; or
   iv. the Political or Military Situation in the relevant Host Country creating a situation in which an Entitled Person is in danger of imminent Bodily Harm (as determined by DRUM in accordance with the Entitled Person's Host Country and/or Home Country Appropriate Authorities) to the extent that the Entitled Person must be Evacuated from the Host Country.

r. Uninhabitable - means the relevant Host Country is deemed unfit for residence, as determined by DRUM in accordance with the authorities of an Entitled Person's Home Country or Host Country, due to a lack of habitable shelter, food, heat and/or drinking water and no suitable accessible alternative housing being available within ten miles of the Entitled Person's location.

s. Visit – means a visit undertaken by an Entitled Person not exceeding 12 months in duration (unless otherwise agreed by DRUM) to a Host Country outside their Home Country (and ”Visiting” shall be construed accordingly).

War - means armed conflict between nations, invasion, act of an enemy foreign to the nationality of the Entitled Person or the country in, or over, which the act occurs, civil war, riot, rebellion, insurrection, revolution, overthrow of the legally constituted government, explosions of war weapons, release of weapons of mass destruction that do not involve an explosive sequence, murder or assault subsequently proved in a legally constituted court to have been the act of agents foreign to the nationality of the Entitled Person whether war be declared with that state or not.

CONDITIONS AND LIMITATIONS

The services described are available to You only during Your Enrollment Period. Medical services are available to You only when You are outside Your Home Country. Security services are available to You only when You are outside of Your Home Country. Expatriates are eligible for Medical services while in Your Host Country, while traveling outside of Your Home Country, or while traveling within Your Home Country.

Expatriates are eligible for Security services while in Your Host Country or when traveling outside of Your Home Country.

We will only cover transportation costs if We have given Our prior approval or if those services are coordinated by Us.

We have sole discretion in making the determination as to whether We will cover the cost of Emergency Medical Evacuations. Our decision will be based on medical considerations, including the opinions of the treating physicians, GeoBlue medical director with respect to Your condition and ability to travel. We will determine the appropriate method, destination, and timing of any evacuation. The destination will be the nearest facility capable of providing appropriate care, as determined by Us.

We have sole discretion in making the coverage determination for Medical Repatriation. Our determination will be based on Your need for continuing medical care. We may limit Medical Evacuation, Repatriation and related services upon reasonable notice to Client in the event of an epidemic. Limitations may involve geographies, covered services, etc.
We reserve the right to determine, at Our sole discretion, the need for a security evacuation and the means, method, timing, and destination of that security evacuation. Our security personnel will consult with relevant governments, security analysts, and. At a minimum, Our program will adhere to any announcement made by Your Home or Host Country ordering the departure of personnel in the event of a triggering event. The decision to travel is the sole responsibility of the traveler. If the Participant refuses a Security or Political Evacuation, We will not be liable for expenses incurred for evacuation occurring after the date for which the original Security or Political Evacuation is scheduled by Drum Cussac.

Our obligation to pay for Your Security and/or Political Evacuation will be limited to a maximum of $100,000 USD per person per Emergency Security Situation. You will be responsible for all transportation and living expenses while at the safe haven.

Provision of Non-covered Services

There may be circumstances wherein the Program Sponsor may ask for evacuation assistance services (Services) that DRUM is not obligated to provide under Description of Covered Services, Exhibit B.

Under this circumstance:

1. DRUM’s Security Personnel will formulate a plan of action (“Master Service Information Travel and Response Services Agreement” or the “Plan”) which will include detailed logistics, such as travel itineraries, methods of transportation and costs for an evacuation. DRUM will be responsible for making all Services arrangements, including air or other chosen means of transportation.

2. Following Plan review by Program Sponsor, WIS (GeoBlue) will facilitate a call between DRUM and the Program Sponsor to discuss the Plan. Program Sponsor agrees that DRUM is the sole provider of any requested Services and has the sole, independent responsibility, authority and discretion for implementation.

3. Program Sponsor also acknowledges WIS’s (GeoBlue) roll hereunder is strictly limited to acting as a front end administrative customer service liaison with DRUM, and WIS has no authority to authorize DRUM to proceed with any evacuation activity or to approve any expenses connected to an evacuation hereunder. Such decisions are solely the responsibility of DRUM and the Program Sponsor.

4. If the Program Sponsor is in agreement with the Plan, DRUM will directly provide the Program Sponsor (with copy to WIS- GeoBlue) with the formal agreement as referenced in #1 above.

5. Program Sponsor will indicate final approval of the Plan by submitting a signed original and any payment requirements directly to DRUM with copy to WIS (GeoBlue). If the evacuation requires additional Services not included in the original Plan, DRUM will submit a written Amendment directly to the Program Sponsor (with copy to WIS-GeoBlue), detailing the added Services, which must be signed by Program Sponsor, and along with any payment requirements, returned directly to DRUM including copy to WIS (GeoBlue). Unless otherwise agreed by DRUM and Program Sponsor in writing, Services and additional Services will not commence without a signed, formal, written Plan.

6. DRUM will update Program Sponsor and copy WIS-GeoBlue (copy to WIS-GeoBlue strictly for quality assurance purposes) with any schedule and logistical variations until the evacuation is complete.
Your Guide to GeoBlue Traveler℠

Welcome to GeoBlue, a program designed to keep you safe and healthy as you travel the world. Your GeoBlue Traveler℠ plan features a full range of personal solutions, including concierge-level services provided by HTH Worldwide Assistance and convenient online and mobile self service tools available on geo-blue.com. Register online to learn about all the extra care you receive when you travel with GeoBlue.

GeoBlue Traveler provides coverage for you and your traveling spouse and unmarried, dependent children up to age 29, while on a business trip outside of your home country.

Register Online Now
Visit www.geo-blue.com and click on Register Now in the bottom left-hand corner to access important plan information:
- Print off an ID card
- Review plan benefits
- Locate qualified providers and hospitals
Under Traveler Plan Members, enter your Group Access Code: QHG999999RSF
If you have questions about your benefits, call toll-free within the U.S. 1.888.412.6403 or collect outside the U.S. +1.610.254.5830.

iPhone, iPad and iPod touch Users
Once you’ve registered on www.geo-blue.com, download GeoBlue Mobile from the App Store and login with the email address and password you used when you registered. GeoBlue Mobile provides you with the most convenient access to your ID card and GeoBlue’s global health and safety tools.

Accessing Care with a Doctor or Dentist and Arranging for Direct Billing – Outside of the U.S.
In order to avoid paying upfront for your medical care and having to submit a claim for reimbursement, schedule an appointment using one of these methods:
- View the profiles of contracted doctors, dentists and facilities on geo-blue.com, select “schedule an appointment with this Provider” and complete the request form
- Contact GeoBlue’s assistance team to request an appointment: +1.610.254.8771 or globalhealth@thworldwide.com.

In the event of a medical emergency
Members should go immediately to the nearest physician or hospital and then call or email:
- Collect: +1.610.254.8771
- Toll Free Inside the U.S.: 1.800.257.4823
- globalhealth@thworldwide.com
GeoBlue is the trade name of Worldwide Insurance Services, LLC, an independent licensee of the Blue Cross and Blue Shield Association. Made available in cooperation with Blue Cross & Blue Shield of Western New York.
Making your own appointment?
If you make your own appointment, contact GeoBlue at least 24 hours prior to your appointment to provide the doctor’s office with a “guarantee of payment.” In many countries, providers require this at the time of the visit. If this is not arranged prior to the visit, the physician may require payment up front from you.

Follow-up appointments:
If your physician recommends a follow-up consultation, 48 hours advance notification is needed in order to coordinate this appointment and arrange payment. To request these services, please call or email:
- Call Collect: +1.610.254.8771
- Toll Free Inside the U.S.: 1.800.257.4823
- globalhealth@hthworldwide.com

Locating a Facility Outside of the U.S.*
To find a contracted facility, search Doctors and Hospitals Outside the U.S. on geo-blue.com. If you go to a contracted facility and contact GeoBlue to arrange for a guarantee of payment, you will not need to pay out of pocket for treatment.

* Please note that you are only covered under this plan when outside of your home country.

Submitting a Claim
In the event that you visit a doctor or facility outside of the GeoBlue contracted network without first securing a guarantee of payment, you will have to pay for care and services at the time of treatment and submit a claim to GeoBlue for reimbursement. Claim forms can be downloaded from geo-blue.com under Member Hub.
Send a legible provider bill along with the completed claim form to:
Email: claims@geo-blue.com
Fax: 1.610.482.9623
Mail: GeoBlue
Attn: Claims
One Radnor Corporate Center, Suite 100
Radnor, PA 19087

Check Claim Status
To check your claim status, visit the member hub on geo-blue.com.

geo-blue.com
GeoBlue provides you with an indispensable set of Personal Solutions, call or email to enlist help with any of these situations:

Appointment  Scheduling
Request a convenient, cashless office visit with one of GeoBlue's trusted English-speaking doctors.

Informed Choice Consultation
Understand your local, regional or international treatment options for serious unexpected medical problems. Then let GeoBlue help you put a plan into action.

Visit geo-blue.com to access these self-service tools for navigating risks and finding the best care options:

Check your symptoms
Translate symptoms into action with this authoritative triage tool. You can decide to seek treatment in an emergency room, schedule a doctor visit or employ home remedies.

Find a doctor and schedule an appointment
Review detailed profiles of contracted doctors to find the best match and then locate the office.

Translate medical terms
Convert symptoms, diagnoses and treatment plans into the ten most common languages.

Understand health and security risks
Receive daily alerts detailing the latest security and health issues in your destination. Dig into city-level profiles on crime, terrorism and on the reliability of police, hotels and transportation.

Translate medications
Find country-specific equivalents for prescriptions and over-the-counter medications.

Contact Information
For questions about your plan, contact GeoBlue Customer Service
Toll free within the U.S.: 1.888.412.6403
Outside the U.S.: +1.610.254.5830
customerservice@geo-blue.com

For medical assistance, including arranging direct billing, contact HTH Worldwide Assistance
Toll free: 800.257.4623
Collect: 1.610.254.8771
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